

mcm Midland Credit Management, Inc.
2365 Northside Drive, Suite 300, San Diego, CA 92108

07-06-2016

001 Brendalin I Lugo
P41T1335 32 Sand Ln
Islandia, NY 11749-1731



Original Account Number	
	1989
MCM Account Number	
	1284
Current Balance	
	\$630.09
Current Owner	
MIDLAND FUNDING LLC	

You are **pre-approved** for a 40% discount!
Call now: (800) 282-2644

Choose The Option That Works For You.

RE: Chase Bank USA, N.A.

Dear Brendalin,

Congratulations! You have been **pre-approved** for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you by calling (800) 282-2644. Pay online today at www.midlandcreditonline.com.

Option 1: 40% OFF

Payment Due Date: 08-05-2016

You Pay Only

\$378.05

Option 2: 20% OFF

First Payment Due Date: 08-05-2016

6 Monthly Payments of Only

\$84.01

Option 3: Monthly Payments As Low As: \$50 per month†

† Call today to discuss your options and get more details.

Your current balance is \$630.09

The law limits how long you may be sued on a debt. Because of the age of your debt, we will not sue you for it. If you do not pay the debt, we may continue to report it to the credit reporting agencies as unpaid.

WE ARE REQUIRED BY LAW AND NEW YORK STATE REGULATIONS TO GIVE YOU THE FOLLOWING INFORMATION ABOUT THIS DEBT. THIS INFORMATION IS NOT LEGAL ADVICE:

The legal time limit (statute of limitations) for suing you to collect this debt has expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. However, if somebody sues you anyway to try to make you pay this debt, court rules REQUIRE YOU to tell the court that the statute of limitations has expired to prevent the creditor from obtaining a judgment. Even though the statute of limitations has expired, you may CHOOSE to make payments. However, BE AWARE: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the creditor's right to sue you to make you pay the entire debt may START AGAIN.

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

*If you pay your full balance, we will report your account as **Paid in Full**. If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance**.

Benefits of Paying!

- Save up to \$252.03
- Offer Expiration date: 08-05-2016
- After receiving your final payment, we will consider the account paid.*

CALL US TODAY!
(800) 282-2644

Sincerely,

Tim Bolin

Tim Bolin, Division Manager

We are not obligated to renew this offer.

Hours of Operation:
M - Th: 5:00am - 9:00pm PST
Fri: 5:00am - 4:30pm PST
Sat: 5:00am - 4:30pm PST
Sun: 5:00am - 9:00pm PST



Call:
(800) 282-2644



Click:
www.midlandcreditonline.com



Mail:
Payment coupon below

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

PAYMENT COUPON

MCM Account No.: 1284
Original Account No.: 1989
Current Balance: \$630.09

Payment Due Date: 08-05-2016

Payment Options:

- 1) Mail in this coupon with your payment
- 2) Pay by phone (800) 282-2644

Make Check Payable to:
Midland Credit Management, Inc.



Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

Calls to and/or from this company may be monitored or recorded.

The offer to resolve this account for the discount(s) offered in this letter remains open until 08-05-2016. For further information, please call one of our Account Managers at (800) 282-2644.

MAIL PAYMENTS TO: P.O. Box 6578, Los Angeles, CA 96578

MAIL CORRESPONDENCE BUT NO PAYMENTS TO: MCM's business address at 2365 Northside Drive, Suite 300, San Diego, CA 92108

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law:

IF YOU LIVE IN NEW YORK CITY, THIS APPLIES TO YOU: New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431

ADDITIONAL ACCOUNT INFORMATION:

Original Creditor:	CHASE BANK USA, N.A.
Original Account Number:	[REDACTED] 1989
Charge-Off Date:	11-30-2011
Last Payment Date:	03-21-2011
Current Owner:	MIDLAND FUNDING LLC
Current Servicer:	Midland Credit Management Inc.
MCM Account Number:	[REDACTED] 1284